

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

ROBERT E WHITE, II  
JULIE ANN WHITE  
Debtor(s)

Case No. 11-11699TPA

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/21/2011.
- 2) The plan was confirmed on 12/27/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/12/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/06/2016.
- 5) The case was completed on 11/01/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,290.30.
- 10) Amount of unsecured claims discharged without payment: \$22,123.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$63,834.05
Less amount refunded to debtor	\$848.13

**NET RECEIPTS:** **\$62,985.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,192.06
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,142.06**

Attorney fees paid and disclosed by debtor: \$150.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
BENEFICIAL/HOUSEHOLD/HFC CDC*	Unsecured	0.00	NA	NA	0.00	0.00
BLAIR	Unsecured	0.00	NA	NA	0.00	0.00
CANDICA LLC	Unsecured	533.00	582.98	582.98	82.19	0.00
CAPITAL ONE AUTO FINANCE	Secured	6,488.00	6,613.74	6,613.74	6,613.74	590.89
CAPITAL RECOVERY V LLC	Unsecured	2,159.00	2,015.55	0.00	0.00	0.00
CARMEL FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	379.00	242.75	242.75	34.22	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	8,752.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
DRESS BARN	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP**	Unsecured	616.00	616.90	616.90	86.97	0.00
FASHION BUG	Unsecured	0.00	NA	NA	0.00	0.00
FDS NATIONAL BANK	Unsecured	80.00	NA	NA	0.00	0.00
FNB CDC/SUBSIDIARY 1ST NATL BK	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO(*)	Unsecured	5,302.00	5,302.18	5,302.18	747.47	0.00
FRANKLIN-OIL REGION CU	Unsecured	0.00	NA	NA	0.00	0.00
GC SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
GECC/ QVC++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HOMEQ**	Unsecured	0.00	NA	NA	0.00	0.00
HSBC RETAIL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	6,987.68	6,987.68	985.08	0.00
MIDFIRST BANK SSB*	Secured	74,066.00	82,300.85	0.00	39,241.53	0.00
MIDFIRST BANK SSB*	Secured	0.00	9,461.77	9,461.77	9,461.77	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	0.00	NA	NA	0.00	0.00
OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
ROAMANS	Unsecured	0.00	NA	NA	0.00	0.00
SPIEGEL++	Unsecured	0.00	NA	NA	0.00	0.00
THREE RIVERS BANK	Unsecured	0.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP/LEXI	Unsecured	0.00	NA	NA	0.00	0.00
UNITED REFINING CO	Unsecured	0.00	NA	NA	0.00	0.00
WFCB BLAIR CATALOG	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB	Unsecured	1,495.00	NA	NA	0.00	0.00
WFNNB FASHION BUG	Unsecured	0.00	NA	NA	0.00	0.00
WOMAN WITHIN	Unsecured	0.00	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$39,241.53	\$0.00
Mortgage Arrearage	\$9,461.77	\$9,461.77	\$0.00
Debt Secured by Vehicle	\$6,613.74	\$6,613.74	\$590.89
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$16,075.51</b>	<b>\$55,317.04</b>	<b>\$590.89</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,732.49</b>	<b>\$1,935.93</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,142.06</u>
Disbursements to Creditors	<u>\$57,843.86</u>

**TOTAL DISBURSEMENTS :** **\$62,985.92**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/28/2017

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.